

**Tata AIG MediCare Premier- Rate Chart**

**(Annual)Per Person Rates (Rs.) (Exclusive of taxes)**

Age\Sum Insured	5 Lakh	10 Lakh	15 Lakh	20 Lakh	25 Lakh	50 Lakh
0-18yrs	6,535	7,668	8,528	9,139	9,613	11,646
19-35yrs	8,362	10,319	11,475	12,297	12,936	15,223
36-45yrs	9,868	12,266	13,638	14,614	15,373	17,735
46-50yrs	14,893	19,042	21,169	22,683	23,860	27,517
51-55yrs	20,247	24,307	27,016	28,944	30,445	35,106
56-60yrs	24,901	29,150	32,399	34,711	36,510	42,094
60-65yrs	30,804	44,415	49,369	52,892	55,632	64,134
66-70yrs	45,829	61,509	68,372	73,250	77,043	88,808
71+yrs	57,636	77,686	86,353	92,513	97,301	112,155

**(Annual)Per Person Rates (Rs.) Inclusive of 18% taxes)**

Age\Sum Insured	5 Lakh	10 Lakh	15 Lakh	20 Lakh	25 Lakh	50 Lakh
0-18yrs	7,711	9,048	10,063	10,784	11,343	13,742
19-35yrs	9,867	12,176	13,541	14,510	15,264	17,963
36-45yrs	11,644	14,474	16,093	17,245	18,140	20,927
46-50yrs	17,574	22,470	24,979	26,766	28,155	32,470
51-55yrs	23,891	28,682	31,879	34,154	35,925	41,425
56-60yrs	29,383	34,397	38,231	40,959	43,082	49,671
60-65yrs	36,349	52,410	58,255	62,413	65,646	75,678
66-70yrs	54,078	72,581	80,679	86,435	90,911	1,04,793
71+yrs	68,010	91,669	1,01,897	1,09,165	1,14,815	1,32,343

**1. Discounts on premium:**

- 10% long term discount on premium in case insured opts policy term of 3 years
- 5% long term discount on premium in case insured opts policy term of 2 years
- Family floater discount on premium:
  - 2 members -20%
  - 3 members -28%
  - > 3 members-32%
- Employee discount – 10%

## 2. Loadings on premium:

- We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis / medical condition and an overall risk loading of over 150% per person.
- Monthly instalment option would be allowed and following loadings shall be applicable:

Term of Policy	Loading%
1 year Policy	5%
2 year Policy	10%
3 year Policy	16%

## 3. Premium computation in case of floater:

- Illustration I:

Plan	Floater
Term (years)	1
No. of members	2
Sum Insured (Rs. Lacs)	10
Age (years)	Individual Premium
35	10,319
30	10,319
Total Individual Premium (Rs.)	20,638
Term Discount	0%
Floater discount	20%
Net Premium (Rs.)(exclusive of tax)	16,510

- Illustration II:

Plan	Floater
Term (years)	3
No. of members	3
Sum Insured (Rs. Lacs)	15

Age (years)	Individual premium year1	Individual premium year2	Individual premium year3
35	11,475	13,638	13,638
30	11,475	11,475	11,475
7	8,528	8,528	8,528
Total Individual Premium (Rs.)	98,760		
Apply Term Discount	10%		
Apply Floater discount (for 3 members)	28%		
Net Premium (Rs.)(exclusive of tax)	63,996		

- Illustration III:

Plan	Floater	
Term (years)	2	
No. of members	4	
Sum Insured (Rs. Lacs)	5	
Age (years)	Individual Premium year1	Individual Premium year2
50	14,893	20,247
45	9,868	14,893
20	8,362	8,362
18	6,535	8,362
Total Individual Premium	91,522	
Term Discount	5%	
Floater discount	32%	
Employee discount	10%	
Net Premium (exclusive of tax)	53,211	